

**Information to identify the case:**

Debtor 1	<u>Seungwan Noh</u>	Social Security number or ITIN	xxx-xx-7352
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-15683-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Seungwan Noh

7/11/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Seungwan Noh  
Debtor

Case No. 19-15683-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 11, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:**

Recip ID	Recipient Name and Address
db	+ Seungwan Noh, 467 Stevens Ave., Ridgewood, NJ 07450-5416
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518131768	+ American Express, 500 N. Frankline Tpke., PO Box 278, Ramsey, NJ 07446-0278
518131770	+ Bank of America, N.A., 1787 Veterans Memorial Highway, Islandia, NY 11749-1500
518131771	+ Best Buy, PO Box 790394, Saint Louis, MO 63179-0394
518131777	+ Ian T. Childs, Esq., Rubin & Rothman, LLC, 1787 Veterans Memorial Highway, Islandia, NY 11749-1500
518131778	+ Midland Credit Management, Inc., 1037 Raymond BLVD, Suite 710, Newark, NJ 07102-5423
518131779	+ TD Bank HELOC, Loan Servicing, PO Box 6600, Greenville, SC 29606-6600
518131780	TD Bank N.A., PO Box 100290, Columbia, SC 29202-3290
518131781	US Bank Korean Air, P.O. Box 2409, Houston, TX 77252-2409

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 11 2023 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 11 2023 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518131769	+ Email/PDF: bncnotices@becket-lee.com	Jul 11 2023 21:17:45	American Express Legal, 200 Vesey Street, New York, NY 10285-0002
518221364	Email/PDF: bncnotices@becket-lee.com	Jul 11 2023 21:17:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518761008	+ Email/Text: flyersprod.inbound@axisai.com	Jul 11 2023 20:58:00	CSMC 2019-RPL11 Trust, C/O Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518761009	+ Email/Text: flyersprod.inbound@axisai.com	Jul 11 2023 20:58:00	CSMC 2019-RPL11 Trust, C/O Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, CSMC 2019-RPL11 Trust, C/O Rushmore Loan Management Services 92619-5004
518158132	+ EDI: AIS.COM	Jul 12 2023 00:57:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518131772	+ EDI: CAPITALONE.COM	Jul 12 2023 00:51:00	Capital One Services, LLC, P.O. Box 30285, Salt Lake City, UT 84130-0285
518190671	+ Email/Text: RASEBN@raslg.com	Jul 11 2023 20:58:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518131775	+ EDI: CITICORP.COM	Jul 12 2023 00:51:00	Citi Costco Visa, PO Box 9001016, Louisville, KY 40290-1016
518270693	+ EDI: CITICORP.COM	Jul 12 2023 00:51:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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518131776	EDI: CITICORP.COM	Jul 12 2023 00:51:00	Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
518131773	EDI: JPMORGANCHASE	Jul 12 2023 00:51:00	Chase Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
518131774	EDI: JPMORGANCHASE	Jul 12 2023 00:51:00	Chase Marriott, PO Box 15548, Wilmington, DE 19886-5548
518224061	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 11 2023 20:59:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518711040	EDI: PRA.COM	Jul 12 2023 00:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711041	EDI: PRA.COM	Jul 12 2023 00:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518266052	EDI: PRA.COM	Jul 12 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518178508	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 11 2023 20:58:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518177526	EDI: USBANKARS.COM	Jul 12 2023 00:57:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518253181	+ EDI: AIS.COM	Jul 12 2023 00:57:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518238280	+ EDI: WFFC2	Jul 12 2023 00:51:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
518131782	EDI: WFFC.COM	Jul 12 2023 00:57:00	Wells Fargo Home Mortgage, PO BOX 105632, Atlanta, GA 30348-5632

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518199021	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518348464	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor CSMC 2019-RPL11 Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL11 Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jae Y. Kim	on behalf of Debtor Seungwan Noh jyklaw@gmail.com jkhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7